

Consultative Business Survey



Commitment Objective

Date: _____ Commitment Objective: _____

Existing Aflac Account: Yes No Group No.: _____

Address: _____

City: _____ State: _____ ZIP: _____

Phone: (____) _____ - _____ Fax: (____) _____ - _____

Industry Code: _____

Contact Person: _____ Title: _____

E-Mail Address: _____

Company

- What does your company do? _____
- How long have you been in business? _____
- How many locations does your company have? _____
- Are there any related companies? _____
- How many employees? _____ Full-time _____ Part-time _____
- How has your business changed in the past five years? _____

- What's challenging in regard to offering benefits? _____

Personal

- What are your personal objectives for the company? _____

- What obstacles do you see in reaching those objectives? _____

Current Issues (These questions will help you understand the company, its people, and the people's perceptions.)

- How good is your company in attracting/retaining employees? _____
- How are health care trends impacting your business? _____
- How do your employees perceive their benefits? _____
- How do you communicate the value of your benefits package with your employees? _____

Percent of new employers who find personalized benefits statements appealing:*

43%

Interested employers likely to switch to a carrier who provides personalized benefits statements:*

55%

*Integrated Benefit Services Research, Aflac Insights, June 2009.

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Current Benefits

Section 125 (Flex) renewal date: _____ Administrative cost? _____

Plan Type: Eligibility _____

- POP DDC URM Credit Core

Percent of employers who find
Section 125 option appealing:*

45%

Interested employers likely to switch to a
carrier who provides pre-tax services:*

56%

Type of Benefits Offered

Major medical Employee costs _____

Copayment _____ Deductible _____

How many employees participate in family coverage? _____

Average employee wage? _____/_____ per hour/week HMO PPO

POS Group Life (Max. \$ _____) AD&D (Max. \$ _____)

Supplemental/Voluntary Benefits

- Accident Cancer/Specified-Disease Critical Illness
 Dental Hospital Indemnity Hospital Intensive Care
 Individual STD Legal Voluntary Life
 Vision
 Group Term Life: Coverage amount \$ _____

Do you offer a Wellness plan? Yes No

Group Medical Supplement

Group STD: Elimination Period _____ Benefit Period _____ Dollar Max. \$ _____

Group LTD: Elimination Period _____ Benefit Period _____ Dollar Max. \$ _____

Other _____

Workers' Compensation? Yes No **Claims?** Yes No

Rate increases? Yes No Employee absenteeism? Yes No

What retirement (pension) plans do you offer?

- 401(k) Defined Benefit IRAs Defined Contribution
 Annuities Other _____

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For Larger, More Complex Accounts



Current Services

Does your company currently offer online payroll billing? Yes No

Percent of new accounts enrolled in Online Services:*

80%

Number of policyholders registered in Online Services each month:*

50k

Do you currently offer transportation or work-related transit benefits? Yes No

Percent of employers who find transportation/transit benefits appealing:**

13%

Interested employers likely to switch to a carrier that offers transportation/transit benefit services:**

25%

Do you currently allow HSA and HRA contributions? Yes No

Percent of employers who find HSA services appealing:**

44%

Interested employers likely to switch to a carrier that offers HSA services:**

62%

Percent of employers who find HRA services appealing:**

35%

Interested employers likely to switch to a carrier that offers HRA services:**

52%

Payroll Administration

Which of the following services does your company currently use as an outside source for handling the administrative duties for?

- Pre-tax savings FSAs Health reimbursements HSAs
 Payroll duties FSA debit card Government mandates (i.e., COBRA, HIPAA)

*Aflac Online Services Reporting, October 2009.

**Integrated Business Services Research, Aflac Insights, June 2009.

Time Frame

- What is your health insurance plan year? _____
- (If non-Flex) If you could begin saving your company tax dollars on a monthly basis, when would you like to start? _____

Buying Influence

- Who, besides you, decides on health care? _____
- How do you go about making decisions? _____

Needs Uncovered

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For Underpenetrated Accounts



General Questions to Ask

1. How would you rate your Aflac experience? _____
How could it be better? _____

2. What parts of your current programs have not met the needs of your employees? _____

The answer could either mean there is a need for further education or a new product/service.

3. Let's review what the initial enrollment or previous enrollments have looked like? _____

This allows you to identify whether enrollment conditions were ideal or poor.

4. How has your company changed since you implemented Aflac for the first time? _____

This can reveal whether the company has experienced growth, retention, expansion, downsizing, benefit changes, or the addition of other carriers, etc.

5. Have you been made aware of all that Aflac has to offer or the enhancements Aflac has made to both products and services that can benefit you as a business owner? Yes No

The above questions will reveal what's causing the account to have low penetration and what's the appropriate solution. Be prepared to run into various scenarios that could be playing into the situation. They will most likely be connected to either access and control, or the account's previous Aflac experience.

Access and Control

Enrollment Conditions _____ (3)
Change in Management _____ (3, 4)
Difficulty in Scheduling _____ (3)
Broker Involvement _____ (3, 4, 5)
Multiple Vendors _____ (4)
Agent Skill Set _____ (1, 3)
Employer fails to see value _____ (5)
Awareness _____ (5)

Solution: Resell the employer on the value of Aflac products and services based on the results of the survey; educate employer on current products and services available, and make a commitment to the future level of customer service he or she will receive.

Aflac Experience

Happy/Unhappy Account _____ (1)
Service/Claims History _____ (1, 2, 3)
Agent Skill Set _____ (1, 3)
Billing Challenges _____ (1, 3)
Administration _____ (1)
Orphaned _____ (1, 2, 3)

Solution: Accept responsibility on behalf of Aflac for previous experience; educate employer on current products and services available, and make a commitment to the future level of customer service he or she will receive.